

May X, 2002

Mr. Frank Smith
123 Maple Lane
Anywhere, USA 12345

Dear Mr. Smith,

Did you know you may be able to save up to \$799 a year, and in some cases more, in Medicare expenses?

States have programs that pay Medicare premiums and may also pay Medicare deductibles and coinsurance! These programs are administered as part of the state medical assistance program.

If you answer “yes” to ALL three of the questions below, then you may qualify for the Medicare Savings Programs.

- Do you have Medicare Part A, also known as hospital insurance? If you are eligible for Medicare Part A, but do not have it because you cannot afford it, you may still qualify because there is a program that may pay the Medicare Part A premium for you.
- Are you an individual with a monthly income of less than \$1,068 or a couple with a monthly income of less than \$1,426?
- Are you an individual with resources of \$4,000* or less, or a couple with resources of \$6,000* or less? Resources include things like money in a checking or savings account, stocks, or bonds. When you are figuring out your resources, do not include your home, a car, burial plots, up to \$1,500 for burial expenses, furniture, or the combined face value of your life insurance policy if it is \$1,500 or more.

If you have a disability and lost your Medicare because you returned to work and are eligible to purchase Medicare Part A benefits, you should also apply. To qualify, you must be an individual with a monthly income of less than \$3,189 and resources of \$4,000* or less. Or, you must be a couple with a monthly income of less than \$4,249 and resources of \$6,000* or less.

*Individual states may have more generous requirements.

Direct Mail Letter

Enclosed is a brochure that gives you more information about the programs that may help Medicare beneficiaries save money each year in Medicare expenses. I hope you will call me between 9 a.m. and 5 p.m. Monday through Friday at (your phone number here) for more information, or for help in applying for one of these programs. Or, you can call Medicare's 24-hour helpline toll-free at **1-800-Medicare (1-800-633-4227)**. TTY users should call **1-877-486-2048**. When you call, ask about **The Medicare Savings Programs**. You may also visit www.medicare.gov or contact your State medical assistance office.

Sincerely,

Your Name

Your Title